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Mr. John Polk
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Re: Patentability Search Regarding
Apparatus and Method for Debit-Based Payment Processing
Our Reference: 06556.0003-00000

Dear John:

Please find enclosed the four patents that were discovered during the patentability search pertaining to your debit-based payment processing system.

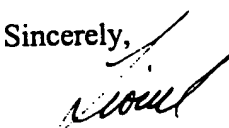
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propose that we set up either a meeting or a conference call for Thursday, May 15, or Friday, May 16.

If you have any questions, please feel free to call me at (202) 408-4392.

With best regards,

Sincerely,


Lionel M. Lavenue

Enclosures

BEST AVAILABLE COPY